Case 16-29742 Doc 1 Filed 09/19/16 Entered 09/19/16 12:55:51 Desc Main Document Page 1 of 20

Fill in this information to identify your case:
United States Bankruptcy Court for the:
Northern District of Illinois
Case number (# known): Chapter you are filing under: Chapter 7
☐ Chapter 11
Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1;	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Dragan First name	First name
	your driver's license or passport). Bring your picture	Middle name Denikov	Middle name
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., fl, III)
2.	All other names you have used in the last 8 years		First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - <u>3</u> <u>2</u> <u>8</u> <u>2</u> OR 9 xx - xx	XXX - XX

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Case number (if known)___

Dragan Denikov

Debtor 1

First Name Middle	Name Last Namo					
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	☐ I have not used any business names or EINs.				
the last 8 years	Business name	Business name				
Include trade names and doing business as names	Business name	Business name				
	EIN	EIN				
	EIN	EIN				
5. Where you live		If Debtor 2 lives at a different address:				
	1730 Davis Number Street	Number Street				
	Park Ridge IL 60068 City State ZIP Code	City State ZIP Code				
	Cook	County				
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
	Number Street	Number Street				
	P.O. Box	P.O. Box				
	City State ZIP Code	City State ZIP Code				
6. Why you are choosing	Check one:	Check one:				
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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otor 1 Uragan Deniko		i,ast Name			Case number (if know	Vn)	
nt 2: Tell the Court Abou	rt Your Ba	nkrupt	tcy Case				
The chapter of the Bankruptcy Code you			a brief description of each orm 2010)). Also, go to th				
are choosing to file under	☐ Chap	ter 7					
under	☐ Chap	ter 11					
	☐ Chap	ter 12					
	☑ Chap						
How you will pay the fee	iocal yours subm with: I nee Appli I req By la less pay t	court for self, you itting you a pre-pide to paid to p	dge may, but is not req 50% of the official pove	ow you mand ashier's checked, you mand to, write the choose this asking of the choose th	ay pay. Typically neck, or money or attorney may put choose this optivative your fee, ast applies to your is option, you mis	or, if you are proder. If you are proder, If you are the production, sign and the control of the	paying the fee r attorney is edit card or check d attach the Form 103A). u are filing for Chapter 7 so only if your income is and you are unable to e Application to Have the
angh labil sa labih la sijera sijajaj makije lam, madis labih labih alabasi si mad ale stand	***************************************	, , tanno , t tanana 11, 11° 400		annessed in particular property of the second of the secon	albek II sebenard sebanara prompter mini in India Mate play a sa	orași ng regrad faras generaj frantistad at 11 that 11 t	rengel 1958 (II belied to II beleef De spreaden significant paper) paper (prosp) proget (P) (progna 1717)
Have you filed for	☐ No						
ankruptcy within the ast 8 years?	₩ Yes.	District	Northern Illinois	When	02/15/2016 MM / DD / YYYY	Case number	16-4715
		District	Northern Illinois	When	07/06/2013	Case number	16-21732
		District		11.1011	MM / DD / YYYY		
		District	Northern Illinois	When	07/13/2011 MM / DD / YYYY	Case number	11-28854
	16644) in 1664, in 1	na Jess naavi sasana namm	M Milledonation of propherod properties was to specification and an experience of properties and an experience		ostani i 1980-li in 1988-1988 in primantani gili kal nastaoniani palijajanj j	BELLIAN PRINCIPATION INTERNAL INTERNAL INTERNAL IN	pagan palam kapada da kakada pisakadak kisan busun unuk bu muku magan ca
o. Are any bankruptcy cases pending or being	☑ No						
filed by a spouse who is	Yes.	Debtor				_ Relationship I	o you
not filing this case with you, or by a business partner, or by an		District		When	MM / DD / YYYY	Case number	, if known
affiliate?							
		Debtor				_ Relationship	lo you
				When		-	to you
						-	
1. Do you rent your residence?	☑ No. ☐ Yes.	District Go to	line 12. our landlord obtained an e	When	MM / DD / YYYY	Case numbe	r, if known
		Go to Has ye reside	line 12. our landlord obtained an e nce? o. Go to line 12.	When When	MM / DD / YYYY gment against you	Case number	r, if known

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Det	otor 1 Dragan Denike	
	nitements	
Pa	rt 3: Report About Any B	usinesses You Own as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time	☑ No. Go to Part 4.
	business? A sole proprietorship is a	Yes. Name and location of business
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or	Name of business, if any Number Street
	LLC. If you have more than one	
	sole proprietorship, use a separate sheet and attach it to this petition.	
	to this petition.	City State ZIP Code
		Check the appropriate box to describe your business:
		Health Care Business (as defined in 11 U.S.C. § 101(27A))
		☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
		Stockbroker (as defined in 11 U.S.C. § 101(53A))
		Commodity Broker (as defined in 11 U.S.C. § 101(6))
ndemilne	and the fact rate to the control control of the feet a people of the field of the money mode on the money is a	None of the above
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
	For a definition of small business debtor, see	No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in
į	11 U.S.C. § 101(51D).	the Bankruptcy Code.
		Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Pa	art 4: Report if You Own	or Have Any Hazardous Property or Any Property That Needs Immediate Attention
	Do you own ox hove ony	ር አ
14.	Do you own or have any property that poses or is	✓ No ☐ Yes. What is the hazard?
:	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes. What is the hazard?
	public health or safety? Or do you own any property that needs immediate attention?	If immediate attention is needed, why is it needed?
:	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	
:	* *	Where is the property?
		City State ZIP Code

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

		or 1	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

i	a	m	n	ot	rec	uired	to	receive	a	briefing	abou
,	٠,	00	iit	~		colina	ı b	921189	Λf	•	

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

	Case 16-29742	Doc 1	Filed 09/19/16 Document	Entered (Page 6 of	09/19/16 12:5 f 20	55:51	Desc Main
De	ibtor 1 Magan	Den	kw		Case number (# known)		
	Answer These Ques	tions for Re	porting Purposes				
16.	What kind of debts do you have?	16a. Are you as "incur D No. (D Yes. 16b. Are you money for D No. (D Yes.	ur debts primarily colored by an individual prima Go to line 16b. Go to line 17. ur debts primarily but or a business or investme Go to line 16c. Go to line 17.	arily for a persona siness debts? ant or through the	al, family, or household business debts are doperation of the business debts are doperation debts a	d purpose. ebts that y	rou incurred to obtain
37.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am	-	o you estimate tha			
18.	How many creditors do you estimate that you owe?	1.49 50-99 100-199 200-999		1,000-5,000 5,001-10,000 10,001-25,000	and his his hand the late is a second of the late of t		1-50,000 1-100,000 than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,00 \$50,001-\$ \$100,001- \$500,001-	100,000 E	3 \$1,000,001-\$10 3 \$10,000,001-\$5 3 \$50,000,001-\$1 3 \$100,000,001-\$	60 million 100 million	\$1,000 \$10,00	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,00 □ \$50,001-\$ □ \$100,001- □ \$500,001-	100,000 C \$500,000 C	3 \$1,000,001-\$10 3 \$10,000,001-\$5 3 \$50,000,001-\$1 3 \$100,000,001-\$	50 million 100 million	□ \$1,000 □ \$10,00	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion
Fo	Sign Below	correct. If I have chose of title 11, Unit under Chapte If no attorney this document	en to file under Chapter 7 (ted States Code, I under r 7, represents me and I did r t, I have obtained and rea	, I am aware that stand the relief av not pay or agree t ad the notice requ	I may proceed, if elig vailable under each choose pay someone who ired by 11 U.S.C. § 3.	lible, under napter, and is not an al 42(b).	r Chapter 7, 11,12, or 13 it I choose to proceed ttorney to help me fill out
		I commont comm	t in announdance with the c	PRODUCE OF BIND 99	Limited States (Inde	UNDONIDAD I	ID TOUG BARBAN

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

ature of Debtor

Signature of Debtor 2

Executed on

Executed on MM / DD / YYYY

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Debtor 1 <u>Dragan Deniko</u> First Name Middle Name		Case number (# known)	
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	I, the attorney for the debtor(s) named in this petition to proceed under Chapter 7, 11, 12, or 13 of title 11 available under each chapter for which the person is the notice required by 11 U.S.C. § 342(b) and, in a knowledge after any nature that the information in the Signature of Attorney for Debtor	, United States Code, and seligible. I also certify the case in which § 707(b)(4) a schedules filed with the	have explained the relief at I have delivered to the debtor(s) (D) applies, certify that I have no
	Daniel Moulton Printed name Law Offices of Daniel Moulton Firm name 10150 S. Western, Rear Number Street		
	Chicago City	IL State	60643 ZIP Code
	Contact phone <u>(773)</u> 429-1001	Email address	moultonlawoffices@gmail
	6200617 Bar number	IL State	

List of Creditors

Linebarger, Goggan, Blair & Sampson P.O. Box 06152 Chicago, IL 60606

Radiology Physicians Solutions of Florida P.O. Box 450097 Sunrise, FL 33345

Northshore University Health System 23056 Network Place Chicago, IL 60673

Northshore University Health System 100 Owasso Blvd. St. Paul, MN 55117

Freedman Anselmo Lindberg 1771 W. Diehl Rd. Ste. 150 Naperville, IL 60566

Photo Enforcement Program 75 Remittance Dr. Ste. 6658 Chicago, IL 60675

Dept. of Building & Zoning of Cook County 69 W. Washington St. Suite 2830 Chicago, IL 60602

Nicor Gas 1844 W. Ferry Rd. Naperville IL 60563

Discover Financial Service P.O. Box 15316 Wilmington, DE 19850 Lincoln Financial Automotive 1 The American RD Mail Drop 7340 Dearborn, MI 48126

SYNCB/ABT Electronics P.O. Box 965036 Orlando, FL 32896

Diversified Consultants P.O. Box 551268 Jacksonville, IL

FST Federal Credit & Collections P.O. Box 813787 Hollywood, IL 33021

Professional Account Management 653 W. Wisconsin Ave. Milwaukee, WI 53203

City of Chicago Dept. of Administrative Hearings 740 Sedgwick St. Chicago, IL 60654

Deutsche Bank c/o Codilis & Associates 15W030 North Frontage Road Suite 100 Burr Ridge, IL 60527

US Bank National c/o Codilis & Associates 15W030 North Frontage Road Suite 100 Burr Ridge, IL 60527

Van Ru Credit Corporation 1350 E. Touhy Suite 300E Des Plaines, IL 60018

Debtor 1	Dragan Denik	OV		
	First Name	Middle Name	Last Name	
Debtor 2		LULIN AN		
Spouse, if filing)	First Name	Middle Name	Last Name	
Jnited States	Bankruptcy Court fo	r the: Northern District of I	llinois	

Check if this is an amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 475,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,700.00
1c. Copy line 63, Total of all property on Schedule A/B	\$_485,700.00
rt 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$870,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$2,050.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 33,886.00
Your total liabilities	\$ 905,936.00
Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,180.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	s 3,150.00

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Debtor 1

Del	btor 1	Dragan Denikov Case	number (if known)		
Pa	art 4:	Answer These Questions for Administrative and Statistical Records			
6.	-	a filing for bankruptcy under Chapters 7, 11, or 13? You have nothing to report on this part of the form. Check this box and submit this form	n to the court with your other	schedules.	
7.	You fam	nd of debt do you have? If debts are primarily consumer debts. Consumer debts are those "incurred by an inity, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose are debts are not primarily consumer debts. You have nothing to report on this part of form to the court with your other schedules.	s. 28 U.S.C. § 159.		Service N
8.	From the Form 1.	the Statement of Your Current Monthly Income: Copy your total current monthly inco 22A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	me from Official	s3,430.00	grazariga
9.		ne following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Part 4 on <i>Schedule E/F</i> , copy the following:	Total claim		997,1000
	9a. Do	mestic support obligations (Copy line 6a.)	\$		
	9b. Tax	xes and certain other debts you owe the government. (Copy line 6b.)	\$		
		ims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00 \$ 0.00		
	9e. Ob	ligations arising out of a separation agreement or divorce that you did not report as ority claims. (Copy line 6g.)	s0.00		
	9f. De	bts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00	_	
	9g. To	tal. Add lines 9a through 9f.	\$2,050.00		

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of Illinois	
Case number (if known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 M Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

governm identifica your driv passpon Bring yo	e name that is on your nent-issued picture ation (for example, ver's license or t). our picture ation to your meeting	About Debtor 1: Dragan First name Middle name Denikov Last name Suffix (Sr., Jr., II, III)	About Debtor 2 (Spouse Only in a Joint Case): First name Middle name Last name
Write the governm identifica your driv passport Bring you	e name that is on your nent-issued picture ation (for example, ver's license or t). our picture ation to your meeting	First name Middle name Denikov Last name	Middle name Last name
governm identifica your driv passpor Bring yo identifica	nent-issued picture ation (for example, ver's license or t). our picture ation to your meeting	First name Middle name Denikov Last name	Middle name Last name
identifica your driv passpor Bring yo identifica	ation (for example, ver's license or t). our picture ation to your meeting	First name Middle name Denikov Last name	Middle name Last name
passpor Bring yo identifica	t). our picture ation to your meeting	Denikov Last name	Last name
identifica	ation to your meeting	Last name	.:
identifica	ation to your meeting		.:
		Suffix (Sr., Jr., II, III)	
			Suffix (Sr., Jr., II, III)
2 All oth	er names you	eta del processo del como constanción de transporte de processo de como constanción de constanci	
have u years	sed in the last 8	First name	First name
Include maiden	your married or names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
Tarange An Angeles		Last name	Last name
provisional engineera and an artistation of the contract of th			
3. Only t	he last 4 digits of Social Security	xxx - xx - <u>3 2 8 2</u>	xxx - xx
	er or federal	OR	OR
Individ	dual Taxpayer fication number	9 xx - xx	9 xx - xx

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Debtor 1 Dragan Denik First Name Middle Na		Case number (#known)
greeng ession namat oo good ah dadaan namad madaan na bara da	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
(EIN) you have used in the last 8 years	Business name	Business name
Include trade names and		
doing business as names	Business name	Business name
	EIN	EIN
	<u>EIN</u> — — — — — — — — — — — — — — — — — — —	EIN — — — — — — — —
5. Where you live		If Debtor 2 lives at a different address:
	1730 Davis	
	Number Street	Number Street
	Park Ridge IL 60068	
	City State ZIP Code	City State ZIP Code
	Cook	
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
6. Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
		- [
		_

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Deb	otor 1 Dragan Deniko		Last Name			Case number (# kno)	wn)	
	First Name Wildie Walli	z.	Cast (vaine					
Pa	nt 2: Tell the Court Abou	t Your Ba	nkrupt	cy Case				
7.	The chapter of the Bankruptcy Code you	Check on for Bankro	e. (For a uptcy (Fo	brief description of each, orm 2010)). Also, go to the	see <i>Notice</i> top of pag	e Required by 11 L ge 1 and check the	J.S.C. § 342(£ e appropriate l	p) for Individuals Filing box.
are choosing to file		☐ Chap	ter 7					
	under	☐ Chap	ter 11					
		☐ Chap	ter 12					
		☑ Chap	ter 13					
8.	How you will pay the fee	local yours subm with a I nee Appli I req By la less pay t	court for self, you nitting you a pre-prior do to particular to the self with a pure than 15 the feet of the self and the feet of the self and the feet of the self and the se	dge may, but is not req 0% of the official pover in installments). If you	ow you mashier's chehalf, you nts. If you you may uired to, voice the choose the	ay pay. Typically neck, or money or attorney may pure choose this operated in Installment request this optivative your fee, ast applies to you is option, you m	y, if you are porder. If you are to any with a creation, sign an arts (Official I on only if yound may do so family size ust fill out the	paying the fee r attorney is edit card or check d attach the Form 103A). u are filing for Chapter 7. so only if your income is and you are unable to e Application to Have the
9.	Have you filed for	U No	oter / r	iling Fee Waived (Offic	idi FUIII	TOOD) and me it	with your pe	
	bankruptcy within the last 8 years?	✓ Yes.	District	Northern Illinois	When	02/15/2016	Case number	16-4715
	iast o years !			Northern Illinois		MM / DD / YYYY 07/06/2013		16-21732
			District	NOTHER HILLOIS	When	MM / DD / YYYY		
			District	Northern Illinois	When	07/13/2011	. Case number	11-28854
:					popospospospolos į taj ilia iliautis liki list tis	MM / DD / YYYY	para po arcantenta mara la monte estre	ng pakkikakak (maka kawan linawan linawan nampa pa pala dalawatawan ni mananana.
10). Are any bankruptcy	☑ No						
	cases pending or being filed by a spouse who is	Yes.	Debtor				_ Relationship t	o you
	not filing this case with you, or by a business partner, or by an				When	MM / DD / YYYY	_ Case number	; if known
	affiliate?		Debtor				Relationship	to you
								r, if known
•		nas leg pas garaganlanlada akkobida 191 km	ggygggggggggggggggggggggggggg		mayor prosperied of Middle of Artistics (No.	MM / DD / YYYY	MARKET MARKET TO SERVICE STREET, STREE	
1'	Do you rent your residence?	☑ No. ☐ Yes.	Go to Has ye	line 12. our landlord obtained an e nce?	eviction jud	gment against you	ı and do you v	want to stay in your
				o. Go to line 12.			-4 A	. (Tames 4046) west file it - 21
				is bankruptcy petition.		Eviction Judgmer		(Form 101A) and file it with

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Debtor		<u>v</u>		Case number (if known)
	First Name Middle Nam	,	Last Name	
is meete est				
Part	3: Report About Any B	usinesse	s You Own as a Sole	Proprietor
40 A	us vov a sala proprietor	[7] · · · ·		
	re you a sole proprietor f any full- or part-time	Wal No. G	o to Part 4.	
	usiness?	Yes. N	lame and location of busi	ness
	sole proprietorship is a usiness you operate as an	_		
in	dividual, and is not a	ı	lame of business, if any	
	eparate legal entity such as corporation, partnership, or			
	LC.	ſ	lumber Street	
	you have more than one ole proprietorship, use a	-		
	eparate sheet and attach it this petition.	**		
	tina pedaon.		City	State ZIP Code
			Check the appropriate box	x to describe your business:
		I	☐ Health Care Business	(as defined in 11 U.S.C. § 101(27A))
		1	☐ Single Asset Real Esta	ate (as defined in 11 U.S.C. § 101(51B))
		l	☐ Stockbroker (as define	ed in 11 U.S.C. § 101(53A))
			Commodity Broker (as	s defined in 11 U.S.C. § 101(6))
		ĺ	None of the above	
B a d F b	chapter 11 of the sankruptcy Code and re you a small business lebtor? or a definition of small usiness debtor, see 1 U.S.C. § 101(51D).	most receany of the No.	ent balance sheet, statemese documents do not exicam not filing under Chapter the Bankruptcy Code. I am filing under Chapter the Bankruptcy Code. Bankruptcy Code.	ou indicate that you are a small business debtor, you must attach your lent of operations, cash-flow statement, and federal income tax return or if ist, follow the procedure in 11 U.S.C. § 1116(1)(B). oter 11. 11, but I am NOT a small business debtor according to the definition in 11 and I am a small business debtor according to the definition in the erty or Any Property That Needs Immediate Attention
Part	Report if You Own	or nave i	any nazandous Prope	erty of Any Property That Needs infinediate Attention
	o you own or have any	☑ No		
	roperty that poses or is lleged to pose a threat	🗆 Yes.	What is the hazard?	
o	f imminent and			
	dentifiable hazard to bublic health or safety?			
Ċ	Or do you own any			
q ii	roperty that needs mmediate attention?		If immediate attention is	needed, why is it needed?
	For example, do you own			
tl	erishable goods, or livestock hat must be fed, or a building hat needs urgent repairs?			
:	int traduce an Batte (abatta)		Where is the property?	
:			· , •	Number Street
				City State ZIP Code

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Debtor	1

Drag	an Denik	οv
Giret Manyo	Middle Nem	•

ast Name

ase	number	(if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am no	t required	to receive	a	briefing	about
credit c	ounselina	because	of	<u>:</u>	

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 I am not required to receive a briefing about
credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. M

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-29742 Doc 1 Filed 09/19/16 Entered 09/19/16 12:55:51 Desc Main

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De	btor 1 DAG 16 Name	Denka	Case number (# known)				
Gargo: Answer These Questions for Reporting Purposes								
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.						
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. D No. Go to line 16c.						
		Yes. Go to line 17.						
		16c. State the type of debts you owe	e that are not consumer debts or busin	ness debts.				
17.	Are you filing under Chapter 7?	No. I am not filing under Chapter 7, Go to line 18.						
granden et	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapter 7, administrative expenses and No	Do you estimate that after any exempe paid that funds will be available to di	of property is excluded and stribute to unsecured creditors?				
18.	How many creditors do you estimate that you owe?	149 150-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$\$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20.	How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
2002AS		I have examined this petition, and I	declare under penalty of perjury that the	ne information provided is true and				
For you		correct. If I have chosen to file under Chapter 7, 1 am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						

Executed on

Signature of Debtor 2

Executed on

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Debtor 1 Dragan Denik First Name Middle Nam	OV te Last Name	Case number (if known)_	
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	i, the attorney for the debtor(s) named in this per to proceed under Chapter 7, 11, 12, or 13 of title available under each chapter for which the person the notice required by 11 U.S.C. § 342(b) and, in knowledge after an inquiry that the information in Signature of Attorney for Debtor	11, United States Code, an on is eligible. I also certify th a case in which § 707(b)(4	d have explained the relief nat I have delivered to the debtor(s))(D) applies, certify that I have no
	Daniel Moulton Printed name Law Offices of Daniel Moulton Firm name 10150 S. Western, Rear Number Street		
	Chicago City	IL State	60643 ZIP Code
	Contact phone <u>(773) 429-1001</u>	Email addres:	s moultonlawoffices@gmail
	6200617 Bar number	IL_ State	

List of Creditors

Linebarger, Goggan, Blair & Sampson P.O. Box 06152 Chicago, IL 60606

Radiology Physicians Solutions of Florida P.O. Box 450097 Sunrise, FL 33345

Northshore University Health System 23056 Network Place Chicago, IL 60673

Northshore University Health System 100 Owasso Blvd. St. Paul, MN 55117

Freedman Anselmo Lindberg 1771 W. Diehl Rd. Ste. 150 Naperville, IL 60566

Photo Enforcement Program 75 Remittance Dr. Ste. 6658 Chicago, IL 60675

Dept. of Building & Zoning of Cook County 69 W. Washington St. Suite 2830 Chicago, IL 60602

Nicor Gas 1844 W. Ferry Rd. Naperville IL 60563

Discover Financial Service P.O. Box 15316 Wilmington, DE 19850 Lincoln Financial Automotive 1 The American RD Mail Drop 7340 Dearborn, MI 48126

SYNCB/ABT Electronics P.O. Box 965036 Orlando, FL 32896

Diversified Consultants P.O. Box 551268 Jacksonville, IL

FST Federal Credit & Collections P.O. Box 813787 Hollywood, IL 33021

Professional Account Management 653 W. Wisconsin Ave. Milwaukee, WI 53203

City of Chicago Dept. of Administrative Hearings 740 Sedgwick St. Chicago, IL 60654

Deutsche Bank c/o Codilis & Associates 15W030 North Frontage Road Suite 100 Burr Ridge, IL 60527

US Bank National c/o Codilis & Associates 15W030 North Frontage Road Suite 100 Burr Ridge, IL 60527

Van Ru Credit Corporation 1350 E. Touhy Suite 300E Des Plaines, IL 60018